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SPECIAL REPORT

on

HOUSING

**Special Report on Housing in Montreal**  
**by Local Council of Women**  
**1949**

Prepared by

The Committee on Housing and Town Planning,  
Local Council of Women,  
Montreal, Que.

April 7th, 1949.

## FOREWORD

This report was prepared by the committee on Housing and Town Planning of the Local Council of Women, Montreal. It is the result of study, consultation and discussion of the many problems surrounding the provision of houses for people.

The committee was fortunate in having the President, Miss Esther Kerry as an active member of it. Acknowledgment is made of her expert knowledge of the subject, her contribution in writing the report and her leadership in discussion at the meetings.

### MEMBERS OF THE COMMITTEE

Mrs. G. Andrews  
Mrs. C. E. Bordo  
Mrs. E. T. Bourke  
Mrs. Arnold Fisher  
Mrs. R. G. Gilbride  
Mrs. F. H. Hunt  
Miss Esther Kerry  
Mrs. E. M. Kieran  
Mrs. H. A. Paice

7/4/49

LOCAL COUNCIL OF WOMEN OF MONTREAL

The Housing and Town Planning Committee

Special Report on Housing

The Local Council of Women of Montreal, following the request of the National President that Housing should be made a study project for the 1948-49 season, took as the basis of its plan of work the report of the interview, which the deputation from the National Council of Women had last June with Mr. D. B. Mansur, President of the Central Mortgage and Housing Corporation, and the resolution arising from that interview:

"Whereas the study of and action on the housing situation has been declared to be a main project of the National Council of Women for the year 1948-1949

I beg to move that the report of the interview of the three members of the National Council of Women with Mr. D. B. Mansur, after it has been submitted to him for any necessary correction, be forwarded to the Provincial Presidents asking them to urge their governments to undertake some form of low-rental housing and to Provincial Conveners of Housing and Town Planning, Local Presidents and Conveners of Housing and Town Planning, for their study and action in each municipality."

Mr. J. S. Hodgson, Regional Supervisor of the Central Mortgage and Housing Corporation addressed the November meeting of the Montreal Council on "Housing Activities of the Federal Government", his talk being followed by a question period. A digest of this talk was circulated to the Affiliated Societies and a committee was formed of representatives of those societies which had signified their further interest in receiving information on housing.

At its first meeting the committee took note of two resolutions passed by the National Council of Women in 1946 and 1947, asking that the Dominion Government implement the findings on low rental housing of the Curtis Report. (Report of the Advisory Committee on Reconstruction. IV. Housing and Community Planning.) The background of the low rental housing problem was also reviewed, a bibliography given and it was agreed to study housing legislation of the Province of Quebec and the City of Montreal. Three housing conferences followed, each led by an authority in the three fields, federal, provincial and municipal. The third conference included a visit to the City Planning Department. The committee met again to prepare this report.

As a result of these meetings and conferences we beg to submit the following report of our findings. It covers five points.

1. The position taken by the members of the committee on Housing and Town Planning in respect to low rental housing.
2. Legislative provision made by the Province of Quebec for low rental housing.
3. The attitude of the City of Montreal towards low rental housing.
4. The statement made by the President of the Central Mortgage and Housing Corporation to the delegation from the National Council of Women.
5. Recommendations from the Local Council of Women of Montreal to the National Council of Women of Canada.

1. The Position Taken by the Members of the Committee on Housing and Town Planning in Respect to Low Rental Housing.

The members of the committee decided to consider low rental housing apart from political platforms or economic systems. Our interest was in the fact that a sound, sanitary home, with adequate space for the family it houses and with easy access to the community resources necessary to family life, is a basic factor in the nurture and growth of healthy, happy Canadians. The Curtis Report and subsequent studies, made by Mr. Humphrey Carver in Toronto and the Canadian Association of Social Workers in Montreal, show how large a proportion of tenant families in the lower and medium income groups do not have a dwelling place which meets these standards. We hold that Family Allowances, public health measures and systems of education do not reach their full effectiveness and the time, money and personnel involved are in part wasted, when family dwelling units fall below the above standards.

2. Legislative Provision made by the Province of Quebec for Low Rental Housing.

The Province of Quebec passed four Housing Acts in 1948.

One enables municipalities to sell land at a nominal sum and to reduce valuation for taxation. It also permits setting up a rent reduction fund towards assisted rents for families of low income. (Bill No. 7 - 12 George VI, 1948)

Another act empowers loans towards the construction of multiple dwellings which can provide home ownership for one family and rental accommodation for a second family. (Bill No. 8 - 12 George VI, 1948)

A third act provides for the appointment of a commission to enquire into the housing problem and to submit remedial recommendations. (Bill No. 9 - 12 George VI, 1948)

A fourth act empowers employers to make loans to their employees to promote the building of homes or to pay off mortgages, also to set up rent reduction funds. (Bill No. 21 - 12 George VI, 1948)

This provincial legislation acts generally in the interest of home ownership. It barely touches the need of the low-wage earning tenant families. Nor does it provide for any such administrative agency as a Provincial Housing Authority.

### 3. The Attitude of the City of Montreal Towards Low Rental Housing.

In the Master Plan published by the City Planning Department in 1944 certain slum areas were designated for clearance as sites for low rental housing projects.

The Chairman of the Executive Committee of the City of Montreal has been the Chairman of a special committee of the Federation of Mayors and Municipalities. This committee published proposals in 1947 for the financing by the Federal Government, in whole and in part, of the construction costs of low rental projects, through loans made to Limited Dividend Housing Corporations, Local and Provincial Housing Authorities. There were also proposals as to the basis of local taxation on these projects and for a national rent reduction fund.

In 1948 the City of Montreal passed two by-laws which facilitated the local operation of the provincial Bill No. 7. (By-law #1760 and #1881.)

In our conferences we discussed this provincial-municipal co-operation and were informed that it has resulted in the sale of about 200 lots. Some duplexes have been built under the provisions of Bill No. 8. The commission of inquiry provided for in Bill No. 9 has not been <sup>active</sup> ~~appointed~~ yet. The plan of loans from employers to employees empowered in Bill 21 is not expected to be fruitful as similar plans have not met with any success.

We agreed that if these Provincial-Municipal measures are to be really effective there should be consolidation of the Agencies and Departments with which a prospective house-builder should deal. British and American legislation provides for a central housing authority which has a co-ordinating and a supervisory function. The first body of this kind in Canada was set up in Toronto last year after the Provincial Government had passed the necessary enabling legislation.

### 4. The Statement made by the President of the Central Mortgage and Housing Corporation to the Delegation from the National Council of Women.

The statement of the President of the Central Mortgage and Housing Corporation, made last June to members of the National Council of Women, gave two main reasons why the Federal Government has not initiated a low rental housing policy:

- 1) The British North America Act gives to the provinces control over the use and development of land under the general division of property and civil rights.
- 2) A financial arrangement as to federal-provincial division of capital costs in housing was on the agenda of the Dominion-Provincial Conference which broke up inconclusively in 1945.



The opinion of members of this committee is that neither of these facts is a valid reason for the lack of a national housing policy which will envisage housing accommodation for all income groups. The Dominion Government has had since 1919, when the first housing loans were offered, a partial housing policy. Further loans were empowered by the housing acts of 1935, 1936, 1938, and 1944. Part II of the 1938 Act, limited in operation to a three year period, made the only provision of a low rental housing program comparable to that of other countries.

The failure of the Dominion Provincial Conference in 1945 seems no reason why the Federal Government should not outline a financial-administrative pattern applicable to housing operations at federal, provincial and municipal levels. There is, as will appear in the recommendations that this committee wishes to make, much scope for information as to the principles, purposes and practices of low rental housing.

While we recognize that the Federal Government is in housing construction temporarily it should plan permanently for the promotion of better community and family life. We note the emphasis on home and family in British and American legislation.

In Great Britain the objective is a home for every family, and a home which is adequate from the standpoints of size, equipment, sanitary facilities and cost. (See Curtis Report on Housing and Community Planning, Page 43.)

In the United States the object is "decent, safe and sanitary dwellings within the financial reach of families of low income". (Curtis Report, Page 67.)

The Canadian Housing Act of 1944 states its purpose as "to promote construction of new houses, the repair and modernization of existing houses, the improvement of housing and living conditions and the expansion of employment in the postwar period".

A national housing policy should have two points of reference:- One is the health and welfare of the Canadian people and the other is the maintenance of employment. Steady employment in the construction trades stimulates activity in many other trades and industries. To maintain continuous employment it would seem that a building program is required for all income groups and not, as has been the case to date, one largely designed for home ownership.

In Great Britain where a program of State-assisted housing for low income groups was in force during the industrial depression in the years before the Second World War, building steadily increased, reaching a peak in 1939. In Canada during those years the building trades so declined that a great shortage of skilled labour had to be overcome before building could make any appreciable advance in the forties.

We agreed that much discouragement and frustration in the past five years could have been avoided had the Federal Government had a comprehensive housing policy and given out information on it.

5. Recommendations from the Local Council of Women of Montreal to the National Council of Women of Canada.

The committee on Housing and Town Planning recommends:

I. That the National Council of Women ask the Federal Government

- 1) To develop a national housing policy based on promoting the health, happiness and welfare of the Canadian people and on maintaining employment: to outline in this policy a pattern, financial and administrative to co-ordinate and direct housing activities at the three levels of government - Federal, Provincial and Municipal.
- 2) To institute an educational program on the social values of good housing similar to the one undertaken when family allowances were introduced.
- 3) To make provision for research and for distribution of information on low rental housing through the Central Mortgage and Housing Corporation.
- 4) To convene a Federal-Provincial Conference on Housing.

II. That the National Council of Women ask Provincial and Local Councils

- 1) To continue the study of provincial and municipal housing legislation and accomplishments.
- 2) To study low rental housing developments in Great Britain and United States of America.
- 3) To investigate the possibility of starting small scale projects on a demonstration basis including Regent's Park, Toronto.
- 4) To study the relation of community planning to low rental housing.

### OBSERVATIONS

The committee concludes its findings with the following observations.

1. A national housing policy can be achieved and implemented only if housing is considered apart from systems of government or economics. In Great Britain and Europe, in the years between the two wars, loans made by central governments to assist housing projects executed by local governments were activities common to countries of widely differing political regimes.

2. A national housing policy depends too on right understanding of the meaning of the term social security. Social security does not imply relieving the individual of the responsibility for self support nor the provision of cushioned luxury. It does mean maintaining a standard of living below which no citizen should have to subsist and the provision of a floor on which all may stand as they start their lives. Sir William Beveridge, who brought the term into common usage, wrote, "social security must be achieved by co-operation between the State and the individual. The State should offer security for service and contribution. The State in organising security should not stifle incentive, opportunity, responsibility; in establishing a national minimum, it should leave room and encouragement for voluntary action by each individual to provide more than that minimum for himself and his family".

Successful democracy depends upon the activity of healthy, informed, emotionally balanced people. The financial liability of a slum to a municipality is destructive in waste of money and human capital. The investment in supervised housing projects is sound in the preservation of property and in building healthy, responsible men and women.

3. There must be a personal responsibility on the part of as many people as possible to understand the facts of overcrowding and of substandard housing, in place of an acceptance that many families never can improve and do not deserve anything better than such conditions of living. There must be personal responsibility, too, to understand the financial cost involved in good housing. Low rental housing is economically non-profitable. It costs money, whether raised by taxes or privately subscribed at low interest. Houses to bring in less than an economic rent, which is what low rental housing means, cannot be built unless the builders get social rather than economic satisfaction.

The question before Canadians is not who shall build houses: it is how can we build more of them and better ones? This is the challenge to members of the National Council of Women to take up and to lay before Municipal, Provincial and Dominion governments, financial corporations, real estate boards, builders and members of the building trades, universities, churches, welfare agencies, home and school associations and the many community organizations in which we, as individuals, hold membership.

April 7th, 1949.